

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
Greenbelt Division**

	X	
<b>In re:</b>	:	<b>Chapter 13</b>
	:	
Maryse Junie Desrosiers	:	<b>Case No. 22-12866 MCR</b>
	:	
<b>Debtors.</b>	:	
	:	
	:	
	:	
	X	

**DEBTOR'S AFFIDAVIT REQUESTING DISCHARGE**

The Chapter 13 trustee has filed a notice of completion in my case and I am hereby requesting that the Court issue a discharge. I declare under penalty of perjury to the following: *(Complete all sections and provide all required information.)*

1. The following creditors hold a claim that is not discharged under 11 U.S.C. § 523(a)(2) or (a)(4) or a claim that was affirmed under 11 U.S.C. § 524(c): provide name, address, and telephone number of each such creditor)

Name:	
Address:	
Telephone Number:	

Name:	
Address:	
Telephone Number:	

Name:	
Address:	
Telephone Number:	

2. I have not received a discharge in a Chapter 7, 11, or 12 bankruptcy case that was filed within 4 years prior to the filing of this Chapter 13 bankruptcy case.
3. I have not received a discharge in another Chapter 13 bankruptcy case that was filed within 2 years prior to the filing of this Chapter 13 bankruptcy case.

4. I did not claim any exemptions in any property (real or personal) in excess of the applicable amounts set forth in 11 U.S.C. § 522(p) and § 522(q).
5. There is not currently pending any proceeding in which I may be found guilty of a felony of the kind described in 11 U.S.C. § 522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. § 522(q)(1)(B).
6. COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT PURSUANT TO 11 U.S.C. § 1328(g)(1)

*[Complete one of the following statements]*

- ☒ I certify that I completed an instructional course in personal financial management provided by **Allen Credit & Debt Counseling Agency**, an approved personal financial management instruction provider.

*[Check the appropriate box]*

- ☒ A certificate of completion of the personal financial management course was previously filed with the Court.

OR

- ☐ A certificate of completion of the personal financial management instruction course is attached.

OR

- ☐ I certify that no personal financial management course is required because:

*[Check the appropriate box]*

- ☐ I am incapacitated or disabled, as defined in 11 U.S.C. § 109(h)(4).

OR

- ☐ I am on active military duty in a military combat zone.

OR

- ☐ I reside in a district in which the United States Trustee has determined that the approved instructional courses are not adequate at this time to serve the individuals who would otherwise be required to complete such courses.

7. CERTIFICATION REGARDING DOMESTIC SUPPORT OBLIGATIONS  
PURSUANT TO 11 U.S.C. § 1328(a)

*[Complete one of the following statements]*

- ☒ I certify that I am not currently required, nor at any time during the period of this bankruptcy case have been required, by a judicial or administrative order, or by statute, to pay a domestic support obligation.

OR

- ☐ I am required by judicial or administrative order, or by statute, to pay a domestic support obligation as defined in 11 U.S.C. § 101(14A). (This refers to a debt in the nature of alimony, maintenance, or support owed to or recoverable by (i) a spouse, former spouse, or child of the debtor or such child's parent, legal guardian, or responsible relative, or (ii) a governmental unit.) The name, address, and telephone number of each holder of a domestic support obligation is as follows:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

*[check the appropriate box]*

- ☐ I certify that all amounts payable under such order or such statute that are due on or before the date of this affidavit (including amounts due before the petition was filed but only to the extent provided for by the plan) have been paid.

OR

- ☐ I have executed, and the Court has approved, a written waiver of discharge pursuant to 11 U.S.C. § 1328(a).

8. My current address is: PO Box 83861  
Gaithersburg, MD 20878

9. The name and address of my most recent/current employer is:

Name: N/A  
Address: \_\_\_\_\_  
\_\_\_\_\_

I declare under penalty of perjury that all of the above statements are true and correct to the best of my knowledge, information, and belief and that the Court may rely on the truth of each statement in determining whether to grant me a discharge in this case. I further state that I understand that the Court may revoke my discharge if such order of discharge was procured by fraud.

DATE: 9/8/2025 /s/ Maryse J. Desrosiers  
(Signature of Debtor)  
Maryse Desrosiers

NOTICE OF OPPORTUNITY TO OBJECT

Any objections to the accuracy of this affidavit must be filed within fourteen (14) days of the date of service of this affidavit. If no objection is filed, the Court will consider entering a discharge order in this case without further notice or opportunity for a hearing.

CERTIFICATE OF SERVICE

I hereby certify that, on the 8th day of September, 2025\_, I reviewed the Court's CM/ECF system and it reports that an electronic copy of the foregoing Debtor's Affidavit Requesting Discharge will be served electronically by the Court's CM/ECF system on the following:

Timothy P. Branigan cmecf@chapter13maryland.com

William R. Feldman wfeldman@wfeldmanlaw.com,  
acurtis@wfeldmanlaw.com

Jordan M. Spivok jspivok@psclaw.net

Nicole A. Williams nwilliams@reesbroome.com,  
[efox@reesbroome.com](mailto:efox@reesbroome.com)

I hereby further certify that, on the 8th day of September, 2025\_, a copy of the foregoing Debtor's Affidavit Requesting Discharge was also mailed first class mail, postage prepaid, to:

See attached matrix

/s/ Daniel M. Press  
Debtor's Counsel

Label Matrix for local noticing  
0416-0  
Case 22-12866  
District of Maryland  
Greenbelt  
Mon Sep 8 15:43:21 EDT 2025

American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern, PA 19355-0701

Signal Financial Federal Credit Union  
Attn: Jordan M. Spivok,  
4330 East West Highway  
Suite 900  
Bethesda, MD 20814-4454

The Greens of Warther, A Condominium  
c/o Rees Broome, PC  
1900 Gallows Road, Suite 700  
Tysons Corner, VA 22182-3886

Aidvantage  
PO Box 9635  
Wilkes Barre, PA 18773-9635

Aidvantage on behalf of  
Dept of Ed Loan Services  
PO BOX 9635  
Wilkes-Barre, PA 18773-9635

American Express National Bank  
115 W Towne Ridge Pkwy  
Sandy, UT 84070-5511

Calvary Portfolio Serv  
1 American Lane, Suite 220  
Greenwich, CT 06831-2563

Cavalry SPV I, LLC  
PO Box 4252  
Greenwich, CT 06831-0405

Citibank  
PO Box 7690004  
San Antonio, TX 78245-0004

(p)COMPTROLLER OF MARYLAND  
BANKRUPTCY UNIT  
7 ST PAUL STREET SUITE 230  
BALTIMORE MD 21202-1626

Greens of Warther HOA  
MTM Management  
26223 Ridge Rd  
Damascus, MD 20872-1829

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

JP Morgan Chase Bank  
PO Box 15369  
Wilmington, DE 19850-5369

JPMorgan Chase Bank, N.A.  
s/b/m/t Chase Bank USA, N.A.  
c/o National Bankruptcy Services, LLC  
P.O. Box 9013  
Addison, Texas 75001-9013

Jordan Spivok Trustee  
4330 East West Hwy Ste 900  
Bethesda, MD 20814-4454

Kimberly B. Stephens  
Comptroller of Maryland  
301 West Preston Street  
Room 410  
Baltimore, MD 21201-2383

Laurie H Lyons  
PO Box 1269  
136 GAITHER DR #100  
Mount Laurel, NJ 08054-1725

Navient  
PO Box 9500  
Wilkes Barre, PA 18773-9500

Neal J Markowitz  
4645 Executive Dr  
Columbus, OH 43220-3601

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Rees Broome  
1900 Gallows Rd Ste 700  
Vienna, VA 22182-3886

Sears  
PO Box 9001055  
Louisville, KY 40290-1055

(p)SIGNAL FINANCIAL FCU  
3015 UNIVERSITY BLVD W  
KENSINGTON MD 20895-1936

Signal Financial Federal Credit Union  
c/o Protas, Spivok & Collins, LLC  
4330 East West Highway Suite 900  
Bethesda, MD 20814-4454

State of Maryland DLLR  
Division of Unemployment Insurance  
1100 N. Eutaw Street, Room 401  
Baltimore, MD 21201-2226

Taxing Authority of Montgomery County  
Division of Treasury  
255 Rockville Pike, Ste. L-15  
Rockville, MD 20850-4188

Tenaglia & Hunt  
9211 Corporate Blvd #130  
Rockville, MD 20850-3873

US Attorney for the District of Maryland  
6406 Ivy Ln Suite 800  
Greenbelt, MD 20770-1435

US Dept of Education  
400 Maryland Avenue, SW  
Washington, DC 20202-0008

Daniel M. Press  
 Chung & Press, P .C.  
 6718 Whittier Ave., Ste. 200  
 McLean, VA 22101-4531

Jordan M. Spivok  
 Protas Spivok & Collins, LLC  
 4330 East West Highway, Suite 900  
 Bethesda, MD 20814-4454

Maryse Junie Desrosiers  
 PO Box 83861  
 Gaithersburg, MD 20883-3861

Timothy P. Branigan  
 9891 Broken Land Parkway  
 Suite 301  
 Columbia, MD 21046-3002

Wayne Gordon  
 Long And Foster Real Estate INC  
 189 Kentlands Blvd.  
 North Potomac, MD 20878-5454

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
 by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Comptroller of The Treasury  
 Compliance Division, Room 409  
 301 W Preston St  
 Baltimore, MD 21201-2305

(d)Comptroller of the Treasury  
 Compliance Division, Room 409  
 301 W. Preston Street  
 Baltimore, MD 21201

Portfolio Recovery Associates, LLC  
 POB 41067  
 Norfolk VA 23541

Signal Financial FCU  
 3015 University Blvd W  
 Kensington, MD 20895-1936

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)American Express National Bank  
 c/o Becket and Lee LLP  
 PO Box 3001  
 Malvern PA 19355-0701

(d)The Greens of Warther, A Condominium  
 c/o Rees Broome, PC  
 1900 Gallows Road, Suite 700  
 Tysons Corner, VA 22182-3886

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	2
Total	36